

# Testimony of Michael Geer President, Pennsylvania Family Institute; Board Member, Pennsylvanians Against Gambling Expansion (PAGE)

before the House Judiciary Committee May 28, 1997 - Harrisburg, Pennsylvania

Good afternoon. My name is Michael Geer, and I am president of the Pennsylvania Family Institute, a non-profit research and education organization, based in Harrisburg, that focuses on policies and cultural trends that impact families. Much like when a road or a factory is built, an environmental impact study is required, the Pennsylvania Family Institute does what might be described as "family impact studies" when new policies or cultural trends develop.

At the Pennsylvania Family Institute, we are also fond of saying that "every issue is a family issue" – whether we're talking about jobs, taxes, economic development, divorce reform, education, because all of these things affect the well being of families. So, too, is the case with the proposed expansion of gambling here in the Commonwealth.

I also serve as a volunteer with Pennsylvanians Against Gambling Expansion, a state-wide coalition of individuals, organizations, churches and community groups that have united in opposition to the expansion of gambling in Pennsylvania. We are united in our goal, but diverse in outlook; we have differing reasons to oppose the expansion of gambling, but singleness in purpose – and that is to protect our commonwealth and its families, communities and businesses from the devastation that arrives with casinostyle gambling.

Thank you for the opportunity to testify here today. I will begin first by addressing the question of a referendum on the expansion of gambling in Pennsylvania. While this may seem like a very simple issue, it is not.

For the record, in spite of what some polls may say, I am confident that if an honest, fair referendum question is presented to the people of Pennsylvania on the issue of expanding gambling in Pennsylvania – whether through slot machines at race tracks, riverboat casinos, or video poker machines at bars and taverns – the citizens will say NO. Such has been the trend across the United States; it was true in almost every jurisdiction that held a referendum in 1996; it was true in our neighboring state of Ohio last fall, and it was true in Florida in 1994. In fact, voters in Florida and Ohio said no at exactly the same ratio – 62 to 38%. And in Ohio, not a single county voted in favor of allowing riverboat casinos in their state. I am confident that given a fair question, and a fair referendum, that Pennsylvanians will follow those examples.

So... why not just lets get on with it, and let the voters decide? Well, that's where things get complicated.

First of all, referenda on gambling issues have proven to be very expensive. In Florida, the gambling industry spend more than \$17 million dollars to win on the ballot in the fall of 1994. Casino companies paid petition workers \$2.25 for each signature they collected to put pro-casino proposals on the ballot = at total of almost \$3 million just for that effort. At the time, the Miami Herald reported that many of those signatures were forgeries and included the name of people who were dead. The rejection rate of signatures

was higher than election officials there had ever seen; in one county, it ran as high as 55 percent.

Gambling opponents in Florida were outspent more than 10-to -1 and still emerged victorious. Similar ratios applied in the Ohio campaign – with the gambling lobbyists spending \$10 million in their losing efforts. The airwaves were clogged with ads; other important issues on the ballot that election were virtually lost in the shuffle.

Why should we go through an expensive and divisive campaign, that will divert money from other very important causes, when the legislature should, as a representative and deliberative body have the will to stand up to the gambling lobby and say no on behalf of the people? Casino-style gambling is currently illegal in Pennsylvania, thanks to the wisdom of past legislators; let's confirm their wisdom by keeping it illegal.

Secondly, there are serious questions about whether Pennsylvanians can be provided with a fair and just referendum scenario. The Governor is calling for a non-binding referendum; and there are many legal experts who would say that only a non-binding referendum will withstand scrutiny under the Pennsylvania Constitution. But there are serious problems with a non-binding referendum. First of all, it is non-binding. The people of Pennsylvania will only be participating in a beauty contest; a multi-million dollar one, and even

if they say no at the ballot box, they still may see expansion of gambling happen in their state. The talk around Harrisburg – and in the halls of this legislature, are that a state-wide referendum would be voted down state-wide... but then a move would be launched to allow for slots ... or riverboats... or video poker... in those few jurisdictions where the vote may have been in favor of the gambling. This would be a travesty of justice and severely undermine the trust of the people in their government; and yet, there are many here in this Capital city who say this is a likely scenario. So today, we would like to see the Governor and every legislator who calls for a non-binding state-wide referendum to publicly commit, in writing, that they will abide by the will of the statewide electorate if such a referendum takes place. So far, we have no written or spoken commitment.

Non-binding, general referendum also put the people at a disadvantage in that the gambling proponents can dodge every critique and charge that is made against their proposal. With a non-binding referendum, the opponents of gambling expansion might charge that the gambling would cause a specic increase in crime, or give too much power to a small governing board, or whatever... and all the gambling promoters would have to respond is, "well, we'll write the enabling legislation to make sure that won't happen." This is

not good government, it is not just, and the people should be able to know the specifics of what their vote will permit and not permit.

That then brings me to the proposals for binding referenda, such as those in the Levdansky and Tomlinson amendments. Leaving the specifics of those bills aside for the moment, let me reiterate that there are many legal scholars and experts who say that a binding referendum, such as that tied to the aforementioned legislation, is not constitutional in Pennsylvania, and would be struck down. So, we face the very real scenario that if such legislation were to pass, it might then be taken to court, where the referendum portion of the bill would be struck down, leaving only the enabling portion of the law intact, and presto, we have giant racinos at four sites in Pennsylvania.

So, what do I propose? The best course is to look at the examples of Florida, New York, Ohio, and so many other states, and to say no right now. Let's not put our state through this.

Since, however, we have pending referendum legislation, it should ⇒ If it's binding, have non-severability language so that the scenario I described above does not occur.

⇒ If it is a non-binding referendum, then it should be very specific regarding sites, size of establishment, regulations and enforcement, etc... And as I

- mentioned before, the people of Pennsylvania deserve commitments from the Governor and legislators that they will abide by the people.
- ⇒ In the case of binding or non-binding referenda, there should be a time limit of at least 5 years before a gambling referendum can again be on the Pennsylvania ballot. The casino promoters have shown they have very deep pockets, and often fight and win wars of attrition, beating down the will of the people with relentless repeated campaigns that contain misinformation and overstated promises. You should not allow the people of Pennsylvania to be subjected to this.
- ⇒ You should also attach legislative language that bolsters, or rather I should say, creates, reasonable reporting requirements and guidelines on contributions made to the referendum campaigns. I spoke of the millions of dollars spent on these campaigns by the gambling cartel; the people of Pennsylvania deserve to know who's trying to buy their vote; and whose interests they really have in mind.

Now, since the events of recent weeks here in the General Assembly have caused this hearing to be open to broader issues regarding gambling, and I thank Chairman Gannon for that, let me briefly touch on three issues of concern.

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# RESULTS OF CALLERS TO COUNCIL ON COMPULSIVE GAMBLING OF PENNSYLVANIA HELPLINE

- 1. 87% of callers are male; 13% are female
- 2. Calls were placed from citizens aged 14-67.
- 3. 80% were employed
- 4. 32% had a history of alcoholism and/or compulsive gambling in their family.
- 5. 35% had a definite suicide plan; 20% actually attempted suicide.
- 6. 53% were athletes.
- 7. 79% noted a high energy level.
- 8. 53% committed criminal acts; 13% were arrested and 11% imprisoned.
- 9. 47% won the equivalent of one year's salary on one occasion.
- 10. 68% defaulted on debts.
- 11. 65% indulged in illegal borrowing.
- 12. 91% were bailed out from financial problems at least once.
- 13. 23% had declared bankruptcy.
- 14. 99% had serious family problems as a result of gambling.
- 15. 60% have more than one job because of gambling.
- 16. 55% have lost more than one job because of gambling.
- 17. 78% of all teens questioned have gambled at some time.
- 18. Types of youth gambling by age group:
  - 7-13 Lottery, card games, carnival games
  - 13-18 Lottery, race track, dice, sports betting
  - 18-21 Sports betting, casino, race track
- 19. Over 6,000 citizens in Pennsylvania called for help in 1995.



# PERTINENT INFORMATION ON THE SUBJECT OF GAMBLING IN THE U.S.

- 1. 3% of Pennsylvania's citizens (an estimated 360,000) have a gambling problem.
- 2. Each gambler affects the lives of 6 to 8 other people.
- 3. Teenagers are 4 times more at risk than adults.
- 4. Today, more teens gamble than smoke or take drugs.
- 5. Spousal abuse rises in the later stages of a gambling problem.
- 6. 53% of adult compulsive gamblers began as children.
- 7. The closer a gambling facility is to a community the higher the rate of problem gamblers in that community.
- 8. In 1974, \$17.3 billion dollars was legally gambled in the U.S. In 1993, the figure rose to \$393 billion.
- 9. Drug and alcohol abusers are more likely to turn to a gambling addiction than gamblers turning to drugs or alcohol.
- 10. Most compulsive gamblers cannot stop without outside help.
- 11. Gamblers Anonymous is the best long term resource for compulsive gamblers.
- 12. Most compulsive gamblers play for the "action" or to "escape."
- 13. The Council on Compulsive Gambling of Pennsylvania is the only organization in Pennsylvania to offer education on compulsive gambling to its citizens.

FOR SPEAKERS, EDUCATIONAL MATERIALS, TRAINING, OR INFORMATION CALL 1-800-848-1880, 24 HOURS A DAY, 7 DAYS A WEEK





#### SIGNS AND PROGRESSION OF PROBLEM GAMBLING

#### **Emotional Effect**

#### Behavioral Effect

Winning Phase (Progression from occasional to more frequent gambling.)

Exc tement prior to and with gambling.

Far tasies about the big win.

Unreasonable optimism. Bragging about wins.

More frequent gambling.

Increases in the amounts wagered.

May have one big win.

Losing Phase (Prolonged losing episodes occur.)

The chase to recover losses begins. Preoccupation with gambling.

Grows irritable and withdrawn.

Begins gambling alone. Borrows money to gamble. Delays paying bills and debts. Ignores work and family.

Desperation Phase (Continued losses lead to obsession to get even.) Alienated from family.

Blames others for losses.

Panic sets in; caution is abandoned.

Self-esteem destroyed.

Unable to pay debts.

Steals, lies and cheats to support gambling.

Reality (May realize what is happening but can't stop gambling.)

Remorse, guilt and depression.

Feelings of hopelessness and despair.

Suicidal thoughts.

Emotional breakdowns. Possible alcohol/drug abuse.

Critical Point (Life-threatening if not helped.)

Everything "crashes."

Suicidal tendencies.

Overwhelmed by fear.

Admits defeat.

May attempt suicide.

May cry out for help.

At this point in the gambler's life, his or her reputation, employment, family, finances and health may be ruined. Suicide may appear to be the only way out.



#### SIGNS AND PROGRESSION OF RECOVERY

#### **Emotional Effect**

Critical Phase (Stops gambling and willing to accept help.)
Realizes gambling problem.

Desire for help.

Sets realistic goals.

Rebuilding (Accepts responsibility for his or her recovery.)
Motivated and hopeful.
Clear thinking returns.
Responsible thinking.

Growth (Mature lifestyle begins.)
Recognizes / faces problems.
Return of self-respect.
Becomes less self-centered.

Serenity (Enjoys a happy and useful life.)
Maintains emotional balance.
Seeks to help others.
Desire to lead and honest life.

#### Behavioral Effect

Seeks treatment Attends GA. Works on finances.

Stays involved with GA. Returns to work. Plans restitution.

Pays bills and debts; sets budgets. Faces problems promptly.
More time with family.
Less critical and impatient.
Rebuilds other relationships.

Handles daily problems.
Active in GA. Self-sacrifice.
Actions are mature and sincere.
Promptly admits and corrects mistakes.



#### **GAMBLING AMONG TEENAGERS**

#### Compulsive gambling is often described as:

- · An uncontrollable and overwhelming need to gamble
- The "Hidden Epidemic"
- The addiction of the 90's
- An impulse control disorder
- "Action" oriented
- · A progressive stimulant behavior disorder
- Reinforced by "Excitement"

#### Odds are a teen gambler is:

- Intellectually astute
- Articulate
- Sociable
- Charming and loving
- Philanthropic
- Energized and enduring
- A risk taker
- Achievement oriented
- Dreaming of the "Big Win"
- · Clever . . . rationalizes and justifies the compulsive behavior
- · Focused on hobbies which include gambling
- Often insecure and manifesting low self-esteem
- Unrealistic about goals
- "Hooked" by distorted optimism

#### Teens addicted to gambling:

- · Display intense interest in sports related literature and sporting events
- · Accumulate racing and numbers data, record sheets, and racing forms
- Spend excessive time on the phone often calling sports phone or PA lottery
- Flash large amounts of money
- Exaggerate their clothes or jewelry
- Cultivate gambling language
- Play to escape problems or disappointments
- Lose time from school and social gatherings
- Experience a drop in grades and loss of non-gambling friends
- May become addicted to alcohol and other drugs
- · Often resort to illegal activities to finance their gambling

#### Teens resort to illegal acts as their debts increase, including . . .

- Stealing or shoplifting
- Selling drugs or bookmaking
- Embezzling or employer theft

#### Recovery works—Compulsive gamblers are helped by:

- Early recognition by parents, teachers and friends
- Referral to the school's guidance personnel
- Confrontation by or with their parents
- Outpatient counseling
- Support groups
- Involvement in Gamblers Anonymous
- Family and friends who attend Gam Anon

#### Teens and the family

- Initial experience of gambling within the family
- Card games; bingo, family outings to the racetrack or casino
- · Gambling consumes family time and the teen is often absent from family activities
- Excessive debts are thrust upon the family
- Mistrust builds and family relationships become strained, eventually breaking down
- Family members often become co-dependent

#### The games teens play . . .

Sports betting and pools, lottery, cards and dice, casinos and racetracks

#### If you want to gamble, that's your business! If you want to stop, that's ours. \*

#### YOU CAN HELP

With Pennsylvania experiencing a gambling explosion the CCGP's work is just beginning. Future largest groups include youth, women, senior citizens, and minorities. Plans are underway to offer compulsive gambling seminars to organizations and institutions that work closely with these target groups.

The CCGP actively seeks concerned volunteers to serve on its Board of Directors, Advisory Board, and other special committees. The Council also welcomes all contributions which are tax deductible. Any contribution entitles you to receive a free one-year subscription to the CCGP newsletter.

. . . \$50.00

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. . . . . \$500.00

. . . . . \$1,000

. . . . . \$5,000

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#### THE COMPULSIVE GAMBLER

Compulsive gambling is the symptom of an emotional disorder. The emotional disabling factors involved are low self-esteem, immaturity, instability and obsessive behavior patterns. To the casual observer the compulsive gambler gives the appearance of being an enormously egotistical person. A closer look at his coping style reveals an entirely different picture. The fact that he needs continually to find ways to feed his undernourished ego belies this idea. In the first stages of his compulsive gambling he may want the largest car and the finest clothing available to him, which is his way of reassuring himself of his self-worth.

In his struggle to relate to others he creates the image that he is a philanthropist and an all around "good fellow." He is considered by most to be a very charming, lovable person, a "good Sam" so to speak. His family may feel that he has concern for everyone except them. The gambler usually sets unreasonable and unrealistic goals for himself, which in his frustration he is never able to reach. He has a tendency to expect much too much from those around him as well as from himself.

When he is faced with his failures in life, he escapes the frustrations of day-by-day living through fantasy. He seeks relief from his poor self-image by dreaming of a Monte Carlo type existence filled with friends, new cars, mink coats, penthouses and beautiful women. Pathetically, there seem never to be enough big winnings to make even the smallest dream come true; probably, because whatever monies won are, to him, sacred. He must always return to win more. Ultimately, he gambles in reckless desperation and his dream world brings him no relief. He feels emotional conflict and group acceptance only when gambling. His self destruction is a terrifying experience for his family; it may involve their destruction as well. As his illness progresses, gambling (his problem-solving device to relieve anxiety, tension, and unpleasantness) fails to anaesthetize his pain. Thus his obsession to gamble is accelerated. Through all the various stages of gambling he must wear his mask of a "happy-go-lucky" fellow. *Denial is his primary defense mechanism*.

Most compulsive gamblers cannot admit a need for help until their obsessive, compulsive behavior has made their life intolerable. Each must find his own depth of despair. This could be any number of experiences, such as the loss or threatened loss of the person or thing most important to him. It may be loss of freedom, because of impending incarceration, loss of his family or the final realization of his complete loss of self-respect. When this crisis presents itself, and he reaches the point where he is willing to admit his loss of control of gambling and the complete chaos of his life, he will be ready to accept help. He will find the help he needs in Gamblers Anonymous.

If he is to abstain from gambling indefinitely, it is necessary that he be in regular attendance in this self-help group. There he will find identification, emotional comfort, group acceptance and assistance in the arduous task of changing his life-coping style.

The Council on Compulsive Gambling of Pennsylvania would like to thank all our sponsors.

Without their help this conference would not be possible.



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# FOR ITS CONTINUED HEROIC EFFORTS ON BEHALF OF GAMBLERS IN CRISIS





#### SUMMARY ON PROBLEM GAMBLING AND HOW YOU CAN GET HELP OR HELP ANOTHER

#### THE INCREDIBLE GROWTH OF GAMBLING IN RECENT YEARS

1974 \$17.3 billion was legally wagered in the United States.

1992 \$329.9 billion was legally wagered in the United States.

18 Years 1,906.9% increase

#### Problem or Compulsive Gambling

Most people are social gamblers and can engage in gaming activities without experiencing any harmful effects. Some people experience serious adverse consequences from gambling but they continue to gamble. Problem or compulsive gambling is a progressive illness that ultimately destroys the gambler and the members of his or her family.

The essential features of this illness are a continuous or periodic loss of control over gambling; a progression, in frequency and in amount wagered, in the preoccupation with gambling and in obtaining monies with which to gamble; and a continuation of the behavior despite adverse consequences.

#### Prevalence Studies

Recent prevalence studies indicate rates of problem and compulsive gambling ranging from 1.7% to 6.3%. Those states with more legalized gambling have a higher prevalence rate.

#### How You Can Get Help or Help Another

If you are concerned that you or a family member may have a gambling problem, call 1-800-848-1880 immediately. The call is confidential.

## GAMBLERS ANONYMOUS Meeting Times & Locations

#### MONDAY

Harrisburg – 7:30 p.m. GA/Gam-Anon Trinity Lutheran Church 2000 Chestnut Street Camp Hill, PA

Havertown, PA – 8:00 p.m. GA Havertown United Church of Christ 100 Myrtle Avenue Havertown, PA

Moorestown, NJ – 8:00 p.m. GA Trinity Church Church & Main Streets Moorestown, NI

Doylestown, PA – 7:45 p.m. GA Doylestown Hospital West State Street (Cafeteria) Doylestown, PA

Philadelphia, PA – 7:00 p.m. GA Belmont Center 4200 Monument Road Philadelphia, PA

Absecon, NJ – 7:00 p.m. GA St. Elizabeth Ann Seton Church New Jersey Ave. & New Rd. (Rectory) Absecon, NJ

Wilmington, DE – 7:00 p.m. GA GA Grace Episcopal Church 4900 Concord Pike Wilmington, DE

#### TUESDAY

Cornwell Hts., PA – 8:30 p.m. GA Lower Bucks St. Charles Borromeo Church Hulmeville Road & Rt. 13 Cornwell Heights, PA

Langhorne, PA – 7:45 p.m. GA/Gam-Anon Delaware Valley Medical Center Oxford Valley Road Langhorne, PA

McKee City, NJ – 7:30 p.m. GA Atlantic Mental Health 2002 Black Horse Pike McKee City, NJ

Philadelphia, PA – 7:00 p.m. GA South Philadelphia Community Center Broad St. & Oregon Avenue Philadelphia, PA Roxborough, PA - 7:30 p.m. GA
St. Timothy Episcopal Church
5720 Ridge Avenue
Philadelphia, PA

Reading, PA – 8:00 p.m. GA/Gam-Anon Christ United Church of Christ Kutztown & Euclid Roads Temple, PA

Woodbury, NJ – 8:00 p.m. GA/Gam-Anon St. Margaret's Church Third & Beach Streets Woodbury, NJ

East Goshen, PA – 7:30 p.m. GA United Church of Christ Rt. 352 & Greenhill Road East Goshen, PA

#### WEDNESDAY

Atlantic City, NJ – 8:00 p.m. GA
Our Lady Star of the Sea Church
California & Atlantic Aves.
3rd Floor – Rear
Atlantic City, NJ

Mount Holly, NJ – 7:30 p.m. GA Hampton Hospital Beverly Rancocas Road Mt. Holly, NJ

Norristown, PA – 7:45 p.m. GA Valley Forge Medical Center Wolfe Room 1033 W. Germantown Pike Norristown, PA

Philadelphia, PA – 7:45 p.m. GA/Gam-Anon St. Luke's Memorial Church 1946 Welsh Road (Old Bustleton & Welsh) Philadelphia, PA

Philadelphia, PA – 11:00 a.m. GA Salvation Army 1940 E. Allegheny Avenue Philadelphia, PA

#### THURSDAY

Bethlehem, PA – 7:30 p.m. GA/Gam-Anon Salvation Army 520 Pembroke Road Bethlehem, PA

Linwood, NJ – 8:00 p.m. GA/Gam-Anon Our Lady of Sorrows R.C. Church Wabash & Poplar Avenues Linwood, NJ Philadelphia, PA – 7:30 p.m. GA/Gam-Anon Methodist Hospital 2301 South Broad St. (Cafeteria) Philadelphia, PA

Wilmington, DE – 7:00 p.m. GA Grace Episcopal Church 4900 Concord Pike Wilmington, DE

Harrisburg, PA – 8:00 p.m. GA
St. Catherine Laborre
40th & Derry Streets
Harrisburg, PA

#### FRIDAY

Blackwood, NJ – 8:00 p.m. GA Blackwood Methodist 35 East Church Street Blackwood, NJ

Broomall, PA – 7:30 p.m. GA/Gam-Anon St. Peter's Episcopal Church West Chester Pike & Raymond Ave. Broomall, PA

Philadelphia, PA - 8:00 p.m. GA/Gam-Anon John F. Kennedy Hospital Langdon & Cheltenham Aves . Philadelphia, PA

Vineland, NJ – 7:30 p.m. GA Newcomb Hospital 65 South State Street Vineland, NJ

#### SATURDAY

Wilmington, DE - 10:00 a.m. GA Grace Episcopal Church 4900 Concord Pike Wilmington, DE

Chester, PA – 7:30 p.m. GA Keystone Center 21st & Providence Avenue Chester, PA

#### SUNDAY

Ocean City, NJ – 7:00 p.m. GA Holy Trinity Episcopal Church 30th and Bay Avenues Ocean City, NJ

Philadelphia, PA – 7:00 p.m. GA/Gam-Anon John F. Kennedy Hospital Langdon & Cheltenham Avenues Philadelphia, PA

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# COUNCIL ON COMPULSIVE GAMBLING OF PA

THE HIDDEN ILLNESS UNVEILED Adam's Mark Hotel, Philadelphia, PA November 22, 1996

Verification of Attendance for CCGC Credits

To ensure proper credit, please have this sheet signed by the *presenter* or workshop monitor as you leave the room.

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#### SEVEN CIRCLE RESORTS & EPIC HORIZON, L.P.

#### orking toward a common goal.

Seven Circle Resorts and Epic Horizon are working together to better understand the social impacts of gambling. Our management and company employees are committed to developing realistic programs and workable solutions in cooperation with our customers and community leaders.

We applaud the Council on Compulsive Gambling of Pennsylvania in its effort to achieve this goal.

> Epic Horizon, L.P. - Two Penn Center, Suite #200 Philadelphia. PA 10102. Telephone (215) 854.6405 Fax (215) 854.0403

